

Certificate Number: 03088-PAW-DE-036182947

Bankruptcy Case Number: 16-10672



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 6, 2021, at 5:02 o'clock AM CST, jaine m osborne completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 6, 2021 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor